

PROPERTY LOCATED AT: 423 Union St, Bangor, ME 04401

PROPERTY DISCLOSURE

Under Maine Law, certain information must be made available to buyers prior to or during preparation of an offer. This statement has been prepared to assist prospective buyers in evaluating this property. This disclosure is not a warranty of the condition of the property and is not part of any contract between Seller and any Buyer. Seller authorizes the disclosure of the information in this statement to real estate licensees and to prospective buyers of this property. The Seller agrees to provide prompt notice of any changes in the information and this form will be appropriately changed with an amendment date. Inspections are highly recommended.

DO NOT LEAVE ANY QUESTIONS BLANK. STRIKE, WRITE N/A OR UNKNOWN IF NEEDED.

SECTION I - WATER SUPPLY

TYPE OF SYSTEM: ☒ Public ☐ Private ☐ Seasonal ☐ Unknown
☐ Drilled ☐ Dug ☐ Other _____

MALFUNCTIONS: Are you aware of or have you experienced any malfunctions with the (public/private/other) water system?

Pump (if any): _____ ☐ N/A ☐ Yes ☐ No ☐ Unknown
Quantity: _____ ☐ Yes ☐ No ☐ Unknown
Quality: _____ ☐ Yes ☐ No ☐ Unknown

If Yes to any question, please explain in the comment section below or with attachment.

WATER TEST: Have you had the water tested? _____ ☐ Yes ☐ No
If Yes, Date of most recent test: _____ Are test results available? .. ☐ Yes ☐ No
To your knowledge, have any test results ever:

- a) Been reported as unsatisfactory or satisfactory with notation?..... ☐ Yes ☐ No
b) Detected perfluoroalkyl and polyfluoroalkyl (PFA) substances? ☐ Yes ☐ No

If Yes to (a) and/or (b) above, are test results available? ☐ Yes ☐ No

What steps were taken to remedy the problem? _____

IF PRIVATE: (Strike Section if Not Applicable):

INSTALLATION: Location: _____

Installed by: _____

Date of Installation: _____

USE: Number of persons currently using system: _____

Does system supply water for more than one household? ☐ Yes ☐ No ☐ Unknown

Comments: _____

Source of Section I information: _____

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SECTION II - WASTE WATER DISPOSAL

TYPE OF SYSTEM: ☒ Public ☐ Private ☐ Quasi-Public ☐ Unknown

IF PUBLIC OR QUASI-PUBLIC (Strike Section if Not Applicable):

Have you had the sewer line inspected?..... ☐ Yes ☒ No

If Yes, what results: _____

Have you experienced any problems such as line or other malfunctions? ☒ Yes ☐ No

What steps were taken to remedy the problem? WASTE LINE CLEARED BY
NICHOLS - NON FLUSHABLE WIPES
BY TENANT - SEE ADDENDUM

IF PRIVATE (Strike Section if Not Applicable):

Tank: ☐ Septic Tank ☐ Holding Tank ☐ Cesspool ☐ Other: _____
☐ Overboard Discharge (38 MRS Section 413(3) and (3-A))

Tank Size: ☐ 500 Gallon ☐ 1000 Gallon ☐ Unknown ☐ Other: _____

Tank Type: ☐ Concrete ☐ Metal ☐ Unknown ☐ Other: _____

Location: _____ OR ☐ Unknown

Date installed: _____ Date last pumped: _____ Name of pumping company: _____

Have you experienced any malfunctions? ☐ Yes ☐ No

If Yes, give the date and describe the problem: _____

Date of last servicing of tank: _____ Name of company servicing tank: _____

Leach Field: ☐ Yes ☐ No ☐ Unknown

If Yes, Location: _____

Date of installation of leach field: _____ Installed by: _____

Date of last servicing of leach field: _____ Company servicing leach field: _____

Have you experienced any malfunctions? ☐ Yes ☐ No

If Yes, give the date and describe the problem and what steps were taken to remedy: _____

Do you have records of the design indicating the # of bedrooms the system was designed for? ☐ Yes ☐ No

If Yes, are they available? ☐ Yes ☐ No

Is System located in a Shoreland Zone? ☐ Yes ☐ No ☐ Unknown

Comments: _____

Source of Section II information: _____

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SECTION III - HEATING SYSTEM(S)/HEATING SOURCE(S)

Heating System(s) or Source(s)	SYSTEM 1	SYSTEM 2	SYSTEM 3	SYSTEM 4
TYPE(S) of System	HW	HEAT PUMP	HEAT PUMP	
Age of system(s) or source(s)	2021			
TYPE(S) of Fuel	NAT. GAS	ELEC.	ELEC.	
Annual consumption per system or source (i.e., gallons, kilowatt hours, cords)	SEPT 25 - SEPT 26 - 1473 THERMS	unknown - tenant paid elec.	unknown - tenant paid electric	
Name of company that services system(s) or source(s)	SHIMPANE	BILL'S HEAT PUMPS	BILL'S HEAT PUMPS	
Date of most recent service call	10/26 ANNUAL CLEAN	9/26 ANNUAL CLEAN	9/26 ANNUAL CLEAN	
Malfunctions per system(s) or source(s) within past 2 years				
Other pertinent information	MAIN HOME	UNIT 1	UNIT 2	

Are there fuel supply lines? ☒ Yes ☐ No ☐ Unknown

Are any buried? ☐ Yes ☒ No ☐ Unknown

Are all sleeved? ☐ Yes ☐ No ☒ N/A

Chimney(s): CHIMNEY NOT USED BY HEATING SYSTEM ☒ Yes ☐ No ☒ Unknown

If Yes, are they lined: ☐ Yes ☐ No ☒ Unknown

Is more than one heat source vented through one flue? ☐ Yes ☒ No ☐ Unknown

Had a chimney fire: ☐ Yes ☒ No ☐ Unknown

Has chimney(s) been inspected? ☐ Yes ☒ No ☐ Unknown

If Yes, date: _____

Date chimney(s) last cleaned: _____

Direct and/or Power Vent(s): ☐ Yes ☒ No ☐ Unknown

Has vent(s) been inspected? ☐ Yes ☒ No ☒ N/A

If Yes, date: _____

Comments: Fireplaces have never been used in our period of ownership.

Source of Section III information: _____

SECTION IV - HAZARDOUS MATERIAL

The licensee is disclosing that the Seller is making representations contained herein.

A. UNDERGROUND STORAGE TANKS - Are there now, or have there ever been, any underground storage tanks on the property? ☐ Yes ☐ No ☒ Unknown

If Yes, are tanks in current use? ☐ Yes ☐ No ☒ Unknown

If no longer in use, how long have they been out of service? _____

If tanks are no longer in use, have tanks been abandoned according to DEP? ☐ Yes ☐ No ☒ Unknown

Are tanks registered with DEP? ☐ Yes ☐ No ☒ Unknown

Age of tank(s): _____ Size of tank(s): _____

Location: _____

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What materials are, or were, stored in the tank(s)?

Have you experienced any problems such as leakage: ☐ Yes ☐ No ☐ Unknown

Comments:

Source of information:

B. ASBESTOS - Is there now or has there been asbestos:

As insulation on the heating system pipes or duct work? small section - basement ☒ Yes ☐ No ☐ Unknown

In the ceilings? ☐ Yes ☒ No ☐ Unknown

In the siding? ☐ Yes ☒ No ☐ Unknown

In the roofing shingles? ☐ Yes ☒ No ☐ Unknown

In flooring tiles? ☐ Yes ☒ No ☐ Unknown

Other: ☐ Yes ☒ No ☐ Unknown

Comments: See addendum

Source of information:

C. RADON/AIR - Current or previously existing:

Has the property been tested? ☒ Yes ☐ No ☐ Unknown

If Yes: Date: 2014 By: AFFORDABLE HOME

Results: 2 p C/L - below EPA guidelines

If applicable, what remedial steps were taken? N/A

Has the property been tested since remedial steps? ☐ Yes ☐ No ☒ Unknown N/A

Are test results available? ☒ Yes ☐ No

Results/Comments:

Source of information:

D. RADON/WATER - Current or previously existing:

Has the property been tested? N/A ☐ Yes ☐ No ☐ Unknown

If Yes: Date: By:

Results:

If applicable, what remedial steps were taken?

Has the property been tested since remedial steps? ☐ Yes ☐ No ☐ Unknown

Are test results available? ☐ Yes ☐ No

Results/Comments:

Source of information:

E. METHAMPHETAMINE - Current or previously existing:

☐ Yes ☐ No ☒ Unknown

Comments:

Source of information:

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F. LEAD-BASED PAINT/PAINT HAZARDS - (Note: Lead-based paint is most commonly found in homes constructed prior to 1978)

Is there now or has there ever been lead-based paint and/or lead-based paint hazards on the property?
..... Yes ☐ No ☐ Unknown ☒ Unknown (but possible due to age)

If Yes, describe location and basis for determination: _____

Do you know of any records/reports pertaining to such lead-based paint/lead-based paint hazards: ☐ Yes ☒ No

If Yes, describe: _____

Are you aware of any cracking, peeling or flaking paint? ☒ Yes ☐ No

Comments: _____

Source of information: _____

G. OTHER HAZARDOUS MATERIALS - Current or previously existing:

TOXIC MATERIAL:

☐ Yes ☐ No ☒ Unknown

LAND FILL:

☐ Yes ☐ No ☒ Unknown

RADIOACTIVE MATERIAL:

☐ Yes ☐ No ☒ Unknown

Other: _____

Source of information: _____

Buyers are encouraged to seek information from professionals regarding any specific issue or concern.

SECTION V - ACCESS TO THE PROPERTY

Is the property subject to or have the benefit of any encroachments, easements, rights-of-way, leases, rights of first refusal, life estates, private ways, trails, homeowner associations (including condominiums and PUD's) or restrictive covenants? ☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

Source of information: _____

Is access by means of a way owned and maintained by the State, a county, or a municipality over which the public has a right to pass? ☐ Yes ☒ No ☐ Unknown

If No, who is responsible for maintenance? _____

Road Association Name (if known): _____

Source of information: _____

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SECTION VI - FLOOD HAZARD

For the purposes of this section, Maine law defines "flood" as follows:

- (1) A general and temporary condition of partial or complete inundation of normally dry areas from: (a) The overflow of inland or tidal waters; or (b) The unusual and rapid accumulation or runoff of surface waters from any source; or
- (2) The collapse or subsidence of land along the shore of a lake or other body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels or suddenly caused by an unusually high water level in a natural body of water, accompanied by a severe storm or by an unanticipated force of nature, such as a flash flood or an abnormal tidal surge, or by some similarly unusual and unforeseeable event that results in flooding as described in subparagraph (1), division (a).

For purposes of this section, Maine law defines "area of special flood hazard" as land in a floodplain having 1% or greater chance of flooding in any given year, as identified in the effective federal flood insurance study and corresponding flood insurance rate maps.

During the time the seller has owned the property:

Have any flood events affected the property? ☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

Have any flood events affected a structure on the property? ☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

Has any flood-related damage to a structure occurred on the property? ☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

Has there been any flood insurance claims filed for a structure on the property? ☐ Yes ☒ No ☐ Unknown

If Yes, indicate the dates of each claim: _____

Has there been any past disaster-related aid provided related to the property or a structure on the property from federal, state or local sources for purposes of flood recovery? ☐ Yes ☒ No ☐ Unknown

If Yes, indicate the date of each payment: _____

Is the property currently located wholly or partially within an area of special flood hazard mapped on the effective flood insurance rate map issued by the Federal Emergency Management Agency on or after March 4, 2002? ☐ Yes ☐ No ☒ Unknown

If yes, what is the federally designated flood zone for the property indicated on that flood insurance rate map? _____

Relevant Panel Number: _____ Year: _____ (Attach a copy)

Comments: _____

Source of Section VI information: _____

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SECTION VII - GENERAL INFORMATION

Are there any tax exemptions or reductions for this property for any reason including but not limited to: Tree Growth, Open Space and Farmland, Veteran's, Homestead Exemption, Blind, Working Waterfront?.....

..... ☐ Yes ☐ No ☐ Unknown

If Yes, explain: _____

Is a Forest Management and Harvest Plan available?..... ☐ Yes ☒ No ☐ Unknown

Is the property subject to any of the following relating to shoreland zoning ordinances: a) A notice of violation issued by a municipal official or state agency; b) A pending enforcement action; c) Litigation; d) A court judgment; or e) A settlement or consent agreement?..... ☐ Yes ☒ No ☐ Unknown

If Yes, explain: _____

Equipment leased or not owned (including but not limited to, propane tank, hot water heater, satellite dish, water filtration system, solar panels, wind turbines): Type: _____

From Whom: _____

Year Principal Structure Built: 1900+/- What year did Seller acquire property? 2006

Roof: Year Shingles/Other Installed: 2016

Water, moisture or leakage: YES, during roof replacement

Comments: see addendum

Foundation/Basement:

Is there a Sump Pump? ☒ Yes ☐ No ☐ Unknown

Water, moisture or leakage since you owned the property: ☒ Yes ☐ No ☐ Unknown

Prior water, moisture or leakage? ☒ Yes ☐ No ☐ Unknown

Comments: water addressed with professional encapsulation

Mold: Has the property ever been tested for mold? ☐ Yes ☒ No ☐ Unknown

If Yes, are test results available? ☐ Yes ☐ No

Comments: _____

Electrical: ☐ Fuses ☒ Circuit Breaker ☐ Other: _____ ☐ Unknown

Comments: _____

Has all or a portion of the property been surveyed? ☐ Yes ☐ No ☒ Unknown

If Yes, is the survey available? ☐ Yes ☐ No ☐ Unknown

Manufactured Housing - Is the residence a:

Mobile Home ☐ Yes ☒ No ☐ Unknown

Modular ☐ Yes ☒ No ☐ Unknown

Known defects or hazardous materials caused by insect or animal infestation inside or on the residential structure

..... ☐ Yes ☒ No ☐ Unknown

Comments: PEST CONTROL SERVICES PROVIDED BY HEAVENS BEST PEST CONTROL

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KNOWN MATERIAL DEFECTS about Physical Condition and/or value of Property, including those that may have an adverse impact on health/safety: _____

Comments: Please see addendum for defects & improvements

Source of Section VII information: _____

SECTION VIII - ADDITIONAL INFORMATION

Please see addendum for defects & improvements.

ATTACHMENTS EXPLAINING CURRENT PROBLEMS, PAST REPAIRS OR ADDITIONAL INFORMATION IN ANY SECTION IN DISCLOSURE: ☒ Yes ☐ No ^{MS.}

Seller shall be responsible and liable for any failure to provide known information regarding known material defects to the Buyer.

Neither Seller nor any Broker makes any representations as to the applicability of, or compliance with, any codes of any sort, whether state, municipal, federal or any other, including but not limited to fire, life safety, building, electrical or plumbing.

As Sellers, we have provided the above information and represent that all information is correct. To the best of our knowledge, all systems and equipment, unless otherwise noted on this form, are in operational condition.

Melissa Smart 10/3/26
SELLER DATE SELLER DATE
Melissa Smart

SELLER DATE SELLER DATE

I/We have read and received a copy of this disclosure, the arsenic in wood fact sheet, the arsenic in water brochure, and understand that I/we should seek information from qualified professionals if I/we have questions or concerns.

BUYER DATE BUYER DATE

BUYER DATE BUYER DATE



423 Union Street – Disclosure Notes

Water / Moisture History

Main Home Living room ceiling:

Tin ceiling damage from two separate tenant-related events: bathtub overflow and cracked toilet tank caused by tenant guest. Toilet was replaced.

Main Home First-floor left rear bonus room:

Moisture staining occurred during metal roof installation when an area was left uncovered during heavy rain. Roof installation was completed and no known leakage has occurred since.

Main Home Rear kitchen/bonus room wall:

Water damage from damaged refrigerator water supply line in approximately 2018. Water line was shut off and disconnected. No known recurrence.

Basement:

Basement encapsulation, concrete floor and waterproofing system with dual sump pumps and battery backup installed by Eastern Basements in December 2021. Backup battery replaced September 2026.

Environmental

Suspected ACM pipe wrap, intact, observed on a small section of basement piping along the left wall.

Electrical

Suspected knob-and-tube wiring remains at the second-floor rear bedroom closet ceiling light and extends toward the covered porch to lighting. Other discovered knob-and-tube wiring was removed during electrical upgrades over 20 years.

Additional outlets installed in second-floor left rear bedroom by Integrity Electric in 2024.

Apartment units have separate electrical meters and service panels, including power for their respective heat pumps.

Boiler and heat-pump water heater are supplied from the main-home electrical service.

Roof

Metal roof installed over the entire home in approximately 2016.

See moisture-history disclosure regarding water entry that occurred during installation when a section of the roof was temporarily left uncovered.

Foundation / Structural

Floors have been out of level since purchase.

Adjustable telescoping steel columns were replaced with permanent support posts in 2021.

Basement bulkhead door installed by K-Dogg General Service Contracting May 2021.

Basement entry door installed by K-Dogg General Service Contracting in December 2022.

Heating / HVAC

Pensotti PCC 34-H boiler installed by Demmons Heating in August 2021. Boiler was new/unused but had a 2013 manufacture date. Manufacturer warranty began when installed. Receipt attached.

Heating system serviced by Schimpane in September 2026.

Unit 1 and Unit 2 heat pumps installed approximately 2018 and cleaned by Bill's Heat Pumps in September 2026.

Domestic Hot Water

The boiler supplies domestic hot water to:

- Main-home first-floor bathroom sink
- Main-home kitchen sink and dishwasher
- Main-home second-floor bathroom sink and tub
- Unit 2 kitchen sink

The heat-pump water heater supplies domestic hot water to:

- Main-home first-floor rear bathroom shower and sink
- First-floor apartment bathroom and kitchen
- Second-floor bathroom

Plumbing / Waste

Waste line was cleared by Nichols Plumbing in approximately 2024 after a blockage associated with non-flushable wipes used by a tenant. No known problems since.

Appliances

Dishwasher has been reported by the tenant as not functional.

Insulation / Energy Improvements

Attic insulation upgraded over the main home in approximately 2018. Existing insulation was removed, attic floor air-sealed, and loose-fill cellulose insulation installed.

Exterior / Building Improvements

Street-facing second-floor siding and trim on the main home replaced in 2023; AZEK trim installed.

Siding above the basement bulkhead repaired by K-Dogg General Service Contracting in May 2021.

Apartment 2 deck at entry installed by K-Dogg General Service Contracting in October 2024.

Apartment 2 window replaced by K-Dogg General Service Contracting in October 2024.

Major Improvement Summary

If the form has a general "improvements/repairs" section, I'd use this shorter version instead of repeating everything:

2016 +/- - Metal roof installed over entire home

2018 +/- - Main-home attic air-sealing and cellulose insulation upgrade; Unit 1 and Unit 2 heat pumps installed

2021 - Boiler replaced; basement encapsulation/waterproofing system installed; permanent basement support posts installed; bulkhead door installed; siding repaired above bulkhead

2022 - Basement entry door installed

2023 - Street-facing second-floor siding and AZEK trim replaced

2024 - Apartment 2 deck and window installed; additional second-floor electrical outlets installed

2026 - Heating system serviced; apartment heat pumps cleaned; sump-pump backup battery replaced; new flooring installed in Unit 1 living room and kitchen; Unit 1 interior freshly painted throughout.

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